

**Information to identify the case:**

Debtor 1	<b>Corbin William Archer</b>	Social Security number or ITIN	<b>xxx-xx-5069</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Lisa Ann Collet Archer</b>	Social Security number or ITIN	<b>xxx-xx-9812</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 13: <b>4/12/24</b>	
Case number: <b>24-21689 JTM</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Corbin William Archer	Lisa Ann Collet Archer
<b>2. All other names used in the last 8 years</b>		aka Lisa Ann Collet
<b>3. Address</b>	3861 E Evelyn Drive Salt Lake City, UT 84124	3861 E Evelyn Drive Salt Lake City, UT 84124
<b>4. Debtor's attorney</b> Name and address	Steven M. Rogers Rogers & Russell 170 S. Main St. Pleasant Grove, UT 84062	Contact phone 801-899-6064  Email: <a href="mailto:srogers@roruss.com">srogers@roruss.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.	Meeting to be held on: <b>May 17, 2024 at 11:00 AM</b>
	All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.	Location: <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 437 037 6107, and Passcode 3375693596, OR call 1-385-832-9074</b>
<b>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></b>		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 7/16/24</b>
	<b>You must file:</b>	
	<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 6/21/24</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/9/24</b>
<b>Deadlines for filing proof of claim:</b>		
A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b>		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors		
<b>9. Filing of plan and confirmation hearing on docket</b>	The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: <b>6/18/24 at 10:00 AM</b> Location: <b>This meeting is by Zoom. Go to, <a href="https://zoom.us/join">ZoomGov.com/join</a> or call 1+(669)254-5252, Enter Meeting ID 161 5478 8875, Passcode 3834658</b>	
<b>Objections to Confirmation</b>	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Corbin William Archer  
Lisa Ann Collet Archer  
Debtors

Case No. 24-21689-JTM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Apr 18, 2024

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Corbin William Archer, Lisa Ann Collet Archer, 3861 E Evelyn Drive, Salt Lake City, UT 84124-2307
12414115	+ Aldridge Pite, LLP, 374 East 720 South, Orem, UT 84058-6342
12414118	+ Cash Central, 2601 North Lamar Blvd, Austin, TX 78705-4260
12414120	+ Chrysler Capital, 1601 Elm Street #800, Dallas, TX 75201-7260
12414121	+ Easy Cash ASAP, LLC, PO Box 11443, Overland Park, KS 66207-1443
12414122	+ Home Depot Credit Services, P.O. Box 790340, Saint Louis, MO 63179-0340
12414124	+ KC Credit, 2016 Swift St, Kansas City, MO 64116-3424
12414126	+ Mr. Cooper, 425 Walnut Street, Cincinnati, OH 45202-3956
12414128	+ Speedy #89, P.O. Box 782260, Wichita, KS 67278-2260

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Apr 18 2024 23:28:00	Jesse A.P. Baker, Aldridge Pite, LLP, 8880 Rio San Diego Drive, Ste 725, San Diego, CA 92108-1619
aty	Email/Text: srogers@roruss.com	Apr 18 2024 23:27:00	Steven M. Rogers, Rogers & Russell, 170 S. Main St., Pleasant Grove, UT 84062
tr	+ Email/Text: bnc@ch13ut.org	Apr 18 2024 23:28:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12414116	Email/PDF: bncnotices@becket-lee.com	Apr 18 2024 23:36:53	American Express, 200 Vesey Street, New York, NY 10285-3106
12414117	+ Email/Text: Bankruptcy@BoostFinance.com	Apr 18 2024 23:28:00	Boost Finance, 5940 Summerhill Rd., Texarkana, TX 75503-1639
12414119	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 18 2024 23:27:00	CashNet USA, P.O. Box 06230, Chicago, IL 60680-6208
12414123	+ EDI: IRS.COM	Apr 19 2024 03:24:00	IRS, Centralized Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
12414125	+ Email/Text: jlothrop@macu.com	Apr 18 2024 23:28:00	Mountain America Credit Union, PO Box 2331, Sandy, UT 84091-2331
12416808	+ Email/Text: ecfbnc@aldridgepite.com	Apr 18 2024 23:28:00	Nationstar Mortgage LLC, c/o ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
12414127	+ Email/Text: netcreditbnc@enova.com	Apr 18 2024 23:28:59	Net Credit, 175 W Jackson Blvd Suite 1000, Chicago, IL 60604-2863
12414129	Email/Text: fwdbctl@spotloan.com	Apr 18 2024 23:28:38	Spot Loan, 1110 Hospital Rd., Belcourt, ND 58316
12414130	EDI: USBANKARS.COM	Apr 19 2024 03:24:00	US Bank, PO Box 108, Saint Louis, MO

District/off: 1088-2  
Date Rcvd: Apr 18, 2024

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 22

12414131 + EDI: UTAHTAXCOMM.COM

63166-0108

Apr 19 2024 03:23:00

Utah State Tax Commission, BK Unit, 210 North  
1950 West, Salt Lake City, UT 84134-9000

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Steven M. Rogers	on behalf of Debtor Corbin William Archer srogers@roruss.com nrussell@roruss.com;rorusslaw@gmail.com;paralegal@roruss.com;r47264@notify.bestcase.com;bwhiting@roruss.com
Steven M. Rogers	on behalf of Joint Debtor Lisa Ann Collet Archer srogers@roruss.com nrussell@roruss.com;rorusslaw@gmail.com;paralegal@roruss.com;r47264@notify.bestcase.com;bwhiting@roruss.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4